

Information to identify the case:

Debtor 1	Michael Don Egner	Social Security number or ITIN	xxx-xx-3869
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Amanda Gail Egner	Social Security number or ITIN	xxx-xx-8820
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Western District of Virginia		Date case filed for chapter	7 1/8/20
Case number: 20-70023			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Don Egner	Amanda Gail Egner
2. All other names used in the last 8 years		
3. Address	321 S. Market Street Salem, VA 24153	321 S. Market Street Salem, VA 24153
4. Debtor's attorney Name and address	Bryan James Palmer Michael D Hart PC P O BOX 622 ROANOKE, VA 24004	Contact phone 540 342-9736
5. Bankruptcy trustee Name and address	Steven L Higgs(443448) Steven L. Higgs, P.C. 9 Franklin Road, SW Roanoke, VA 24011-2403	Contact phone 540-400-7990

For more information, see page 2 >

Debtor **Michael Don Egnor** and **Amanda Gail Egnor**

Case number **20-70023**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	210 Church Ave., Room 200 Roanoke, VA 24011	Hours open 8 a.m. – 4:30 p.m. Contact phone (540) 857-2391 Date: 1/8/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 13, 2020 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: First Campbell Square, Rm 120, 210 First St, SW., Roanoke, VA 24011
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 4/13/20 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Virginia

In re:
Michael Don Egner
Amanda Gail Egner
Debtors

Case No. 20-70023-pmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin
Form ID: 309A

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Total Noticed: 39

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db/jdb +Michael Don Egner, Amanda Gail Egner, 321 S. Market Street, Salem, VA 24153-4911
4857842 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
4857845 +Capital One Auto Finance, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
4857847 +City of Salem, PO Box 869, Salem, VA 24153-0869
4857849 +Franklin County Treasurer, Attn: Susan J. Wray, 1255 Franklin Street, Suite 101,
Rocky Mount, VA 24151-1289
4857850 +Harley-Davidson Credit Corp, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
4857851 +JPMorgan Chase Bank Auto, PO Box 901003, Fort Worth, TX 76101-2003
4857852 +JPMorgan Chase Bank Card, PO Box 15369, Wilmington, DE 19850-5369
4857853 Lake Spring Physician Services, PO Box 731584, Dallas, TX 75373-1584
4857855 Lewis Gale Physicians, 3 Maryland Farms, Suite 250, Brentwood, TN 37027-5053
4857856 +Medkey, Inc., PO Box 40032, Roanoke, VA 24022-0032
4857859 +N&W Federal Credit Union, 7301 Pacific Street, Omaha, NE 68114-5452
4857860 +NPAS Inc, PO Box 99400, Louisville, KY 40269-0400
4857861 PathGroup, PO Box 740858, Cincinnati, OH 45274-0858
4857863 Radiology Associates of Roanoke, PO Box 12668, Roanoke, VA 24027-2668
4857864 +Salem VA Medical Center, 1970 Roanoke Blvd, Salem, VA 24153-6478
4857865 +Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
4857871 +The Manassas Group, 3635 Manassas Drive, Roanoke, VA 24018-4031
4857872 Valley Anesthesia P.C., PO Box 13888, Roanoke, VA 24038-3888
4857873 Versus Healthcare, PO Box 825520, Philadelphia, PA 19182-5520
4857876 +WFFNB/American Gem Society, 8881 W. Sahara Avenue, Las Vegas, NV 89117-5865
4857858 +mr.Cooper/Nationstar, 350 Highland, Houston, TX 77009-6623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: service@hartlawroanoke.com Jan 08 2020 23:26:27 Bryan James Palmer,

Michael D Hart PC, P O BOX 622, ROANOKE, VA 24004
tr EDI: BSLHIGGS.COM Jan 09 2020 04:13:00 Steven L Higgs(443448), Steven L. Higgs, P.C.,
9 Franklin Road, SW, Roanoke, VA 24011-2403
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Jan 08 2020 23:27:20 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4857841 E-mail/Text: bankruptcynotices@amnb.com Jan 08 2020 23:27:23 American National Bank,
628 Main Street, Danville, VA 24543
4857846 E-mail/Text: Data_Management@carilionclinic.org Jan 08 2020 23:26:33 Carilion Clinic,
PO Box 824579, Philadelphia, PA 19182-4579
4857844 EDI: CAPITALONE.COM Jan 09 2020 04:13:00 Capital One, Attn: Bankruptcy Dept.,
PO Box 30285, Salt Lake City, UT 84130-0285
4857854 E-mail/PDF: HCABKNotifications@resurgent.com Jan 08 2020 23:30:22 Lewis Gale Medical Center,
PO Box 740760, Cincinnati, OH 45274-0760
4857857 +E-mail/Text: recovery@memberonefcu.com Jan 08 2020 23:27:13 Member One Federal Credit Union,
PO Box 12288, Roanoke, VA 24024-2288
4857862 +E-mail/Text: bankruptcy@pnfp.com Jan 08 2020 23:27:47 Pinnacle Bank, 150 3rd Ave South,
Nashville, TN 37201-2034
4857866 +EDI: RMSC.COM Jan 09 2020 04:13:00 Synchrony Bank/Belk, PO Box 965028,
Orlando, FL 32896-5028
4857867 +EDI: RMSC.COM Jan 09 2020 04:13:00 Synchrony Bank/Care Credit, PO Box 965036,
Orlando, FL 32896-5036
4857868 +EDI: RMSC.COM Jan 09 2020 04:13:00 Synchrony Bank/Grand Home Furnishin, PO Box 965036,
Orlando, FL 32896-5036
4857869 +EDI: RMSC.COM Jan 09 2020 04:13:00 Synchrony Bank/Lowes, PO Box 956005,
Orlando, FL 32896-0001
4857870 +EDI: RMSC.COM Jan 09 2020 04:13:00 Synchrony Bank/Network, PO Box 965036,
Orlando, FL 32896-5036
4857848 EDI: USBANKARS.COM Jan 09 2020 04:13:00 Elan Financial Services, PO Box 5229,
Cincinnati, OH 45201-5229
4857874 +EDI: WFFC.COM Jan 09 2020 04:13:00 Wells Fargo, Attn: Bankruptcy, PO Box 29704,
Phoenix, AZ 85038-9704
4857875 +EDI: WFFC.COM Jan 09 2020 04:13:00 Wells Fargo Bank, PO Box 14517,
Des Moines, IA 50306-3517

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4857843 ##+Blue Ridge Behavioral Healthcare, 611 McDowell Avenue, NW, Roanoke, VA 24016-1225
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0423-7

User: admin
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:
NONE.

TOTAL: 0